CLAIMS

What is claimed is:

1	1.	A method for communicating electronic information comprising the computer-
2		implemented steps of:
3		intercepting a message that has been sent from a first participant to a second
4		participant prior to said message arriving at said second participant;
5		wherein said first participant is one of a service requestor and a service
6		provider and the second participant is the other of the service requestor
7		and the service provider; and
8		determining the identity of the first participant based on information in said message.
1	2.	The method of Claim 1 wherein:
2		the step of intercepting a message is performed by a device coupled between a
3		plurality of clients and a plurality of servers;
4		the method further comprising the step of identifying which services are being
5		provided to said clients by said servers based on the content of messages that
6		pass through said device; and
7		billing said clients for said services based on which services are being provided to
8		said clients by said servers.
1	3.	The method of Claim 2 wherein:
2		the device is controlled by a first party, and the services are provided by a set of
3		second parties; and
4		the first party performs the step of billing on behalf of the set of second parties.

1	4.	The method for Claim 1 further comprising the computer-implemented
2		steps of:
3		determining whether said message has billing implications;
4		if said message has billing implications, then generating a log; and
5 .		using said log to charge said a particular participant for a service
6		indicated in the message, wherein said particular participant is
7		one of said first participant and said second participant.
1	5.	The method for Claim 4 wherein the log includes a service requestor
2		identification.
1	6.	The method for Claim 4 wherein the log includes information to indicate
2		how much the particular participant is to pay for the service.
1	7.	The method for Claim 4 further comprising the computer-implemented
2		step of sending a plurality of logs, including said log, to an aggregation
3		engine that places access information contained in said plurality of logs
4		into the format required by a billing system.
1	8.	The method for Claim 4 further comprises:
2		determining that the particular participant must pre-pay for the service;
3		determining whether the particular participant has sufficient funds to pay for the

service; and

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5	determining how to handle said message based on whether said particular participant
6	has sufficient funds to pay for the service.

- The method for Claim 4 further comprising the computer-implemented steps of:

 inspecting a provider profile associated with the service provider; and
- determining that the service requestor must pre-pay for the service based on the provider profile.
- 1 10. The method for Claim 4 further comprising the computer-implemented steps of:
 2 inspecting a requestor profile associated with the service requestor; and
 3 determining that the service requestor must pre-pay for the service based on the
 4 requestor profile.
- 1 11. The method for Claim 4 further wherein the message is a response from the service 2 provider and includes a price at which the service provider is willing to provide the 3 service.
- 1 12. The method for Claim 4 wherein the service involves providing content from the service provider.
- 1 13. The method for Claim 1 further comprising the steps of:
- 2 determining a service class for said first participant based on the identity of the first
- 3 participant; and
- 4 determining where to direct said message to based on said service class.

1	14.	The method for Claim 4 further comprising the steps of:
2		determining a service class for said first participant based on the identity of the first
3		participant; and
4		wherein the service that the service requestor is provided is determined by said
5		service class.
1	15.	The method for Claim 4 further comprising the step of updating a profile based on the
2		service that is requested.
1	16.	The method for Claim 4 further comprising the step of decrementing an account
2		balance when the service requestor accesses the service.
1	17.	The method for Claim 4 further comprising the step of determining from the message
2		the service that is requested by the service requestor.
1	18.	The method for Claim 1 further comprising the computer-implemented step of:
2		locating a profile based on the identity of the first participant.
1	19.	The method for Claim 18 further comprising the computer-implemented step of:
2		storing billing data associated with the service requestor in the profile.
1	20.	The method for Claim 18 further comprising the computer-implemented step of:

determining a price that the service requestor will pay for a service from the profile.

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1	21.	The method for Claim 18 further comprising the computer-implemented step of:
2		billing the service requestor if the profile indicates that the service requestor is to be
3		billed.
1	22.	The method for Claim 18 wherein the step of locating the profile further comprises
2		the computer-implemented step of:
3		extracting a participant ID from the message; and
4		locating the profile based on a participant ID.
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1	23.	The method for Claim 18 further comprising maintaining an account balance in the
2		profile.
1	24.	The method for Claim 18 further comprising decrementing the account balance when
2		the service requestor accesses a service wherein the service was specified in the
3		message and wherein the service requires a fee.
1	25.	The method for Claim 18 further comprising updating the profile to award the service
2		requestor a prize for having requested said service.
1	26.	The method for Claim 18 further comprising the computer-implemented steps of.
2		extracting a number from the profile;
3		wherein the number indicates the number of times the service requestor has

requested a service;

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5		incrementing the number;
6		storing the number back into the profile; and
7		determining whether to bill the service requestor for the service based on the number.
1	27.	The method for Claim 1 further comprising the computer-implemented step of:
2		determining whether the service requestor is allowed access to a service based on
3		information in a profile.
1	28.	The method for Claim 27 further comprising the computer-implemented steps of:
2		if the service requestor is not allowed access to the service, then
3		sending the service requestor a second message indicating that the service
4		requestor is not allowed access to the service.
1	29.	The method for Claim 1 further comprising the computer-implemented steps of:
2		if the service requestor requires pre-authorization for a service
3		sending the service requestor a payment authorization message; and
4		if the service requestor authorizes payment for the service, then
5		retransmitting the message to the service provider to obtain the service for the
6		service requestor.
1	30.	The method for Claim 29 further comprising inspecting a profile to determine
2		whether the service requires pre-authorization for the service.
1	31.	The method for Claim 1 further comprising the computer-implemented steps of:

2		determining whether the service requestor has funds to pay for a service based on an
3		authorization source.
1	32.	The method for Claim 31 further comprising the computer-implemented steps of:
2		if the service requestor has the funds, then
3		causing the funds to be decremented from a requestor account associated with
4		the service requestor; and
5		retransmitting the message to the service provider to obtain the service for the
6		service requestor.
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1	33.	The method for Claim 31 wherein the authorization source is a profile.
1	34.	The method for Claim 31 wherein the authorization source is a billing system.
1	35.	The method for Claim 31 wherein the authorization source is a billing scheme of an
2		access provider.
1	36.	The method for Claim 1 further comprising the computer-implemented steps of:
2.		determining whether the service provider is an authorized partner; and
3		if the service provider is an authorized partner, then
4		retransmitting the message to the service provider to obtain a service.
1	37.	The method for Claim 36 wherein the step of determining whether the service
2		provider is an approved partner further comprises the computer-implemented steps of:

3		determining whether the service involves a fee by inspecting a provider profile;
4		if the service does involve a fee, then
5		establishing a secure connection with the provider; and
6		authenticating the service provider by using an authentication mechanism.
1	38.	A computer-readable medium carrying instructions for communicating electronic
2		information, the instructions comprising instructions for performing the steps of:
3		intercepting a message sent from a first participant to a second participant prior to said
4		message arriving at said second participant;
5		wherein said first participant is one of a service requestor and a service
6		provider and the second participant is the other of the service requestor
7		and the service provider; and
8		determining the identity of the first participant based on information in said message.
1	39.	The computer-readable medium for Claim 38 further comprising
2		instructions for:
3		determining whether said message has billing implications;
4		if said message has billing implications, then generating a log; and
5		using said log to charge said a particular participant for a service
6		indicated in the message, wherein said particular participant is
.7		one of said first participant and said second participant.
1	40.	The computer-readable medium for Claim 39 wherein the log includes a
2		service requestor identification.

1	41.	The computer-readable medium for Claim 39 wherein the log includes
2		information to indicate how much the particular participant is to pay for
3		the service.
1	42.	The computer-readable medium for Claim 39 further comprising
2		instructions for sending a plurality of logs, including said log, to an
3		aggregation engine that places access information contained in said
4		plurality of logs into the format required by a billing system.
1	43.	The computer-readable medium for Claim 39 further comprises instructions for:
2		determining that the particular participant must pre-pay for the service;
3		determining whether the particular participant has sufficient funds to pay for the
4		service; and
5		determining how to handle said message based on whether said particular participant
6		has sufficient funds to pay for the service.
1	44.	The computer-readable medium for Claim 39 further comprising instructions for:
2		inspecting a provider profile associated with the service provider; and
3		determining that the service requestor must pre-pay for the service based on the
4		provider profile.

inspecting a requestor profile associated with the service requestor; and

The computer-readable medium for Claim 39 further comprising instructions for:

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3		determining that the service requestor must pre-pay for the service based on the
4		requestor profile.
1	46.	The computer-readable medium for Claim 39 wherein the message is a response from
2		the service provider and includes a price at which the service provider is willing to
3		provide the service.
1	47.	The computer-readable medium for Claim 39 wherein the service involves providing
2		content from the service provider.
1	48.	The computer-readable medium for Claim 38 further comprising instructions for:
2		determining a service class for said first participant based on the identity of the first
3		participant; and
4		determining where to direct said message to based on said service class.
1	49.	The computer-readable medium for Claim 39 further comprising instructions for:
2		determining a service class for said first participant based on the identity of the first
3		participant; and
4		wherein the service that the service requestor is provided is determined by said
5		service class.
1	50.	The computer-readable medium for Claim 39 further comprising instructions for
2		updating a profile based on the service that is requested.

- 1 51. The computer-readable medium for Claim 39 further comprising instructions for decrementing an account balance when the service requestor accesses the service.
- 52. The computer-readable medium for Claim 39 further comprising instructions for
 determining from the message the service that is requested by the service requestor.
- 53. The computer-readable medium for Claim 38 further comprising instructions for:
 locating a profile based on the identity of the first participant.
- 1 54. The computer-readable medium for Claim 53 further comprising instructions for: 2 storing billing data associated with the service requestor in the profile.
- 1 55. The computer-readable medium for Claim 53 further comprising instructions for:
 2 determining a price that the service requestor will pay for a service from the profile.
- The computer-readable medium for Claim 53 further comprising instructions for:

 billing the service requestor if the profile indicates that the service requestor is to be

 billed.
- 1 57. The computer-readable medium for Claim 53 wherein instructions for locating the profile further comprises instructions for:
- 3 extracting a participant ID from the message; and
- 4 locating the profile based on a participant ID.

1	58.	The computer-readable medium for Claim 53 further comprising instructions for
2		maintaining an account balance in the profile.
1	59.	The computer-readable medium for Claim 53 further comprising instructions for
2		decrementing the account balance when the service requestor accesses a service
3		wherein the service was specified in the message and wherein the service requires a
4		fee.
1	60.	The computer-readable medium for Claim 53 further comprising instructions for
2		updating the profile to award the service requestor a prize for having requested said
3		service.
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	01.	The computer-readable medium for Claim 53 further comprising instructions for.
2		extracting a number from the profile;
3		wherein the number indicates the number of times the service requestor has
4		requested a service;
5		incrementing the number;
6		storing the number back into the profile; and
7		determining whether to bill the service requestor for the service based on the number.
1	62.	The computer-readable medium for Claim 38 further comprising instructions for:
2		determining whether the service requestor is allowed access to a service based on
3		information in a profile.

-1	63.	The computer-readable medium for Claim 62 further comprising instructions for:
2		if the service requestor is not allowed access to the service, then
3		sending the service requestor a second message indicating that the service
4		requestor is not allowed access to the service.
1	64.	The computer-readable medium for Claim 38 further comprising instructions for:
2		if the service requires pre-authorization for a service
3		sending the service requestor a payment authorization message; and
4		if the service requestor authorizes payment for the service, then
5		retransmitting the message to the service provider to obtain the service for the
6		service requestor.
1	65.	The computer-readable medium for Claim 64 further comprising instructions for
2		inspecting a profile to determine whether the service requestor requires pre-
3		authorization for the service.
1	66.	The computer-readable medium for Claim 38 further comprising instructions for:
2		determining whether the service requestor has funds to pay for a service based on an
3		authorization source.
1	67.	The computer-readable medium for Claim 66 further comprising instructions for:
2		if the service requestor has the funds, then
3		causing the funds to be decremented from a requestor account associated with
4		the service requestor; and

5		retransmitting the message to the service provider to obtain the service for the
6		service requestor.
1	68.	The computer-readable medium for Claim 66 wherein the authorization source is a
2		profile.
1	69.	The computer-readable medium for Claim 66 wherein the authorization source is a
2		billing system.
1	70.	The computer-readable medium for Claim 66 wherein the authorization source is a
2		billing scheme of an access provider.
1	71.	The computer-readable medium for Claim 38 further comprising instructions for:
2		determining whether the service provider is an authorized partner; and
3		if the service provider is an authorized partner, then
4		retransmitting the message to the service provider to obtain a service.
1	72.	The computer-readable medium for Claim 71 wherein instructions for determining
2		whether the service provider is an approved partner further comprise instructions for
3		determining whether the service involves a fee by inspecting a provider profile;
4		if the service does involve a fee, then
5		establishing a secure connection with the provider; and
6		authenticating the service provider by using an authentication mechanism.